UNITED STATES BANKRUPTCY COURT

Western District of Washington

In re C	Debtor	Case No. <u>14-42078</u> Chapter <u>7</u>	
_	REAFFIRMATION AG	EEMENT COVER SHEET	
	orm must be completed in its entirety and filed et under Rule 4008. It may be filed by any pa	-	ned, within the
1.	Creditor's Name: JPMorgan Chase Bank, N.	·	
2.	Amount of the debt subject to this reaffirmat \$9,597.29 on the date of bankruptcy \$9		n agreement
3.	Annual percentage rate of interest: 10.75 % under reaffirmation agreement (
4.	Repayment terms (if fixed rate): \$353.72	r month for 30 months	
5.	Collateral, if any, securing the debt: Current Description: 2005 MERCEDES C-CLASS	narket value: \$9,725.00 NADA	
	Does the creditor assert that the debt is nond s, attach a declaration setting forth the nature oschargeable.)		at the debt is
Debi	tor's Schedule I and J Entries	Debtor's Income and Expenses as Stated on Reaffirmation Agreeme	ent
7A.	Total monthly income from \$ 6296.40 Schedule I, line 12	7B. Monthly income from all \$\(\frac{1}{2}\) sources after payroll deductions	
8A.	Total monthly expenses \$\(\frac{1864.70}{2}\)	8B. Monthly expenses \$\(\frac{1}{2} \)	1864.70
9A.	Total monthly payments on \$O reaffirmed debts not listed on Schedule J	9B. Total monthly payments on \$ reaffirmed debts not included in monthly expenses	0
		10B. Net monthly income \$\frac{f}{2}\$ (Subtract sum of lines 8B and 9) line 7B. If total is less than zero number in brackets.)	

11.	Explain with specificity any difference between the income amounts (7A and 7B):			
12.	Explain with specificity any difference between the expense amounts (8A and 8B):			
expl	anation contained on those lines is true and	ned debtor, and joint debtor if applicable, certifies that any correct.		
	Signature of Debtor (only required if line 11 or 12 is completed)	Signature of Joint Debtor (if applicable, and only required if line 11 or 12 is completed)		
Othe	er Information			
	ndue hardship arises (unless the creditor is a	less than zero. If that number is less than zero, a presumption credit union) and you must explain with specificity the the monthly payments on the reaffirmed debt:		
Was	debtor represented by counsel during the co	ourse of negotiating this reaffirmation agreement?		
	•	course of negotiating this reaffirmation agreement, has claration) in support of the reaffirmation agreement?		
	FILER'S	S CERTIFICATION		
betw	I hereby certify that the attached agreeme een the parties identified on this Reaffirmat	ent is a true and correct copy of the reaffirmation agreement tion Agreement Cover Sheet. Signature		
		ROBERT KAMMEYER Creditor Print/Type Name & Signer's Relation to Case		

B240A/B ALT (Form 240A/B ALT) (Reaffirmation Agreement) (12/11)

	Presumption of Undue Hardship				
	No Presumption of Undue Hardship				
Check box as directed in Part D: Debtor's Statement					
n Support of Reaffirmation Agreement.)					
-					

UNITED STATES BANKRUPTCY COURT

Western District of Wash	nington
In re CHINYELU A DUXBURY Debtor	Case No. <u>14-42078</u> Chapter <u>7</u>
REAFFIRMATION A	CDFFMFNT
[Indicate all documents included in this filing	
☐ Part A: Disclosures, Instructions, and Notice to Debtor (pages 1 - 5)	☐ Part D: Debtor's Statement in Support of Reaffirmation Agreement
☐ Part B: Reaffirmation Agreement	☐ Part E: Motion for Court Approval
☐ Part C: Certification by Debtor's Attorney	
[Note: Complete Part E only if debtor was not the course of negotiating this agreement. Note prepare and file Form 240C ALT - Order on R	also: If you complete Part E, you must
Name of Creditor: JPMorgan Chase Bank, N	.A.
☐ [Check this box if] Creditor is a Credit Unio Federal Reserve Act	n as defined in §19(b)(1)(a)(iv) of the
PART A: DISCLOSURE STATEMENT, INSTRUC	CTIONS AND NOTICE TO DEBTOR
1. DISCLOSURE STATEMENT	
Before Agreeing to Reaffirm a Debt, Review T	These Important Disclosures:
SUMMARY OF REAFFIRMATION AGREEMEN This Summary is made pursuant to the requirer	· -
AMOUNT REAFFIRMED	
The amount of debt you have agreed to reaffirm	m: \$ <u>9,293.24</u>
The amount of debt you have agreed to reaffirm incl	

accrued as of the date of this disclosure. Your credit agreement may obligate you to pay additional amounts which may come due after the date of this disclosure. Consult your credit agreement.

ANNUAL PERCENTAGE RATE

[The annual percentage rate can be disclosed in different ways, depending on the type of debt.]
a. If the debt is an extension of "credit" under an "open end credit plan," as those terms are defined in § 103 of the Truth in Lending Act, such as a credit card, the creditor may disclose the annual percentage rate shown in (i) below or, to the extent this rate is not readily available or not applicable, the simple interest rate shown in (ii) below, or both.
(i) The Annual Percentage Rate disclosed, or that would have been disclosed, to the debtor in the most recent periodic statement prior to entering into the reaffirmation agreement described in Part B below or, if no such periodic statement was given to the debtor during the prior six months, the annual percentage rate as it would have been so disclosed at the time of the disclosure statement:%.
And/Or
(ii) The simple interest rate applicable to the amount reaffirmed as of the date this disclosure statement is given to the debtor:
\$
b. If the debt is an extension of credit other than under than an open end credit plan, the creditor may disclose the annual percentage rate shown in (I) below, or, to the extent this rate is not readily available or not applicable, the simple interest rate shown in (ii) below, or both.
(i) The Annual Percentage Rate under §128(a)(4) of the Truth in Lending Act, as disclosed to the debtor in the most recent disclosure statement given to the debtor prior to entering into the reaffirmation agreement with respect to the debt or, if no such disclosure statement was given to the debtor, the annual percentage rate as it would have been so disclosed:
And/Or
(ii) The simple interest rate applicable to the amount reaffirmed as of the date this disclosure statement is given to the debtor:

Form 240A/B ALT - Reaffirmatio	n Agreement (Cont.)	3
\$@% \$@% \$@%	νό; νό; νό.	
c. If the underlying debt tran most recent disclosure given under t	nsaction was disclosed as a variable rate transaction the Truth in Lending Act:	on on the
•	n may be a variable interest rate which changes for all percentage rate disclosed here may be higher of	
waived or determined to be void by items of the debtor's goods or prope	ecured by a security interest or lien, which has no a final order of the court, the following items or terty remain subject to such security interest or lien eing reaffirmed in the reaffirmation agreement de	types of n in
Item or Type of Item 2005 MERCEDES C-CLASS	Original Purchase Price or Original Amount of \$16,289.76	<u>Loan</u>
OptionalAt the election of the cre the following may be provided:	ditor, a repayment schedule using one or a comb	ination of
Repayment Schedule:		
	s due on 5/20/14 (date), but to consult your reaffirmation agreement or credit ag	
	Or	
each, payable (monthly, annually, w	(number) payments in the amount of \$ /eekly, etc.) on the (day) of each later by mutual agreement in writing.	
	— Or —	
A reasonably specific description of the creditor or creditor's representat	the debtor's repayment obligations to the extent ive.	known by
2 INSTRUCTIONS AND	NOTICE TO DERTOR	

YOUR RIGHT TO RESCIND (CANCEL) YOUR REAFFIRMATION AGREEMENT

You may rescind (cancel) your reaffirmation agreement at any time before the bankruptcy court enters a discharge order, or before the expiration of the 60-day period that begins on the date your reaffirmation agreement is filed with the court, whichever occurs later. To rescind (cancel) your reaffirmation agreement, you must notify the creditor that your reaffirmation agreement is rescinded (or canceled).

Frequently Asked Questions:

What are your obligations if you reaffirm the debt? A reaffirmed debt remains your personal legal obligation. It is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Otherwise, your obligations will be determined by the reaffirmation agreement which may have changed the terms of the original agreement. For example, if you are reaffirming an open end credit agreement, the creditor may be permitted by that agreement or applicable law to change the terms of that agreement in the future under certain conditions.

Are you required to enter into a reaffirmation agreement by any law? No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments you agree to make.

What if your creditor has a security interest or lien? Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage or security deed. Even if you do not reaffirm and your personal liability on the debt is discharged, because of the lien your creditor may still have the right to take the property securing the lien if you do not pay the debt or default on it. If the lien is on an item of personal property that is exempt under your State's law or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you must make a single payment to the creditor equal to the amount of the allowed secured claim, as agreed by the parties or determined by the court.

NOTE: When this disclosure refers to what a creditor "may" do, it does not use the word "may" to give the creditor specific permission. The word "may" is used to tell you what might occur if the law permits the creditor to take the action. If you have questions about your reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement reaffirming a debt. If you don't have an attorney helping you, the judge will explain the effect of your reaffirming a debt when the hearing on the reaffirmation agreement is held.

Form 240A/B ALT - Reaffirmation Agreement (Cont.)

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps are not completed, the reaffirmation agreement is not effective, even though you have signed it.

- 1. Read the disclosures in this Part A carefully. Consider the decision to reaffirm carefully. Then, if you want to reaffirm, sign the reaffirmation agreement in Part B (or you may use a separate agreement you and your creditor agree on).
- 2. Complete and sign Part D and be sure you can afford to make the payments you are agreeing to make and have received a copy of the disclosure statement and a completed and signed reaffirmation agreement.
- 3. If you were represented by an attorney during the negotiation of your reaffirmation agreement, the attorney must have signed the certification in Part C.
- 4. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, you must have completed and signed Part E.
- 5. The original of this disclosure must be filed with the court by you or your creditor. If a separate reaffirmation agreement (other than the one in Part B) has been signed, it must be attached.
- 6. If the creditor is not a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court unless the reaffirmation is presumed to be an undue hardship as explained in Part D. If the creditor is a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court.
- 7. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, it will not be effective unless the court approves it. The court will notify you and the creditor of the hearing on your reaffirmation agreement. You must attend this hearing in bankruptcy court where the judge will review your reaffirmation agreement. The bankruptcy court must approve your reaffirmation agreement as consistent with your best interests, except that no court approval is required if your reaffirmation agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home.

PART B: REAFFIRMATION AGREEMENT.

I (we) agree to reaffirm the debts arising under the credit agreement described below.

1. Brief description of credit agreement:

Motor Vehicle Year/Make/Model: 2005 MERCEDES C-CLASS

2. Description of any changes to the credit agreement made as part of this reaffirmation agreement:

SIGNATURE(S):

Borrower:	Accepted by creditor:	
Chinyelu Ada Duxbury	JPMorgan Chase Bank, N.A.	
(Print Name)	(Printed Name of Creditor)	
(\bigcirc)	P.O. Box 29505 AZ1-1191	
Juna L	Phoenix, AZ 85038-9505	
(Signature)	(Address of Creditor)	
Date: 5/29/14	(Lat / C	
	(Signature)	
Co-borrower, if also reaffirming these debts:	ROBERT KAMMEYER	Bankruptcy Specialist
	(Printed Name and Title of In-	dividual
(Print Name)	Signing for Creditor)	
(Signature)	Date of creditor acceptance:	
Date:	6/16/2014	/

PART C: CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY).

[To be filed only if the attorney represented the debtor during the course of negotiating this agreement.]

I hereby certify that (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☐ [Check box, if applicable and the creditor is not a Credit Union.] A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Printed Name of Debtor's Attorney: Signature of Debtor's Attorney: WSB4 1386 2

Signature of Debtor's Attorney:

Date: 5-29 ~ 2017

PART D: DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT

[Read and complete sections 1 and 2, <u>OR</u>, if the creditor is a Credit Union and the debtor is represented by an attorney, read section 3. Sign the appropriate signature line(s) and date your signature. If you complete sections 1 and 2 <u>and</u> your income less monthly expenses does not leave enough to make the payments under this reaffirmation agreement, check the box at the top of page 1 indicating "Presumption of Undue Hardship." Otherwise, check the box at the top of page 1 indicating "No Presumption of Undue Hardship"]

1. I believe this reaffirmation agreement will not impose an undue hardship on my dependents or me. I can afford to make the payments on the reaffirmed debt because my monthly income (take home pay plus any other income received) is \$, and my actual current monthly expenses including monthly payments on post-bankruptcy debt and other reaffirmation agreements total \$, leaving \$ to make the required payments on this reaffirmed debt.
I understand that if my income less my monthly expenses does not leave enough to make the payments, this reaffirmation agreement is presumed to be an undue hardship on me and must be reviewed by the court. However, this presumption may be overcome if I explain to the satisfaction of the court how I can afford to make the payments here:
(Use an additional page if needed for a full explanation.)
2. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement. Signed: (Debtor) (Joint Debtor, if any)
Date: 5/25/14 — Or — [If the creditor is a Credit Union and the debtor is represented by an attorney]
3. I believe this reaffirmation agreement is in my financial interest. I can afford to make the payments on the reaffirmed debt. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement. Signed: (Debtor)
(Joint Debtor, if any) Date: 5/29/19

DebtEd, MEANSNO

U.S. Bankruptcy Court Western District of Washington (Tacoma) **Bankruptcy Petition #: 14-42078-BDL**

Date filed: 04/14/2014

341 meeting: 05/19/2014

Deadline for objecting to discharge: 07/18/2014

Assigned to: Brian D Lynch

Chapter 7 Voluntary

No asset

Debtor

Chinyelu A Duxbury 4212 19th Avenue N W Gig Harbor, WA 98335 PIERCE-WA

253-853-5852

SSN / ITIN: xxx-xx-4502 aka Chinyelu A Farris

Trustee Mark D Waldron

6711 Regents Blvd W Tacoma, WA 98466 253-565-5800

US Trustee **United States Trustee** 700 Stewart St Ste 5103 Seattle, WA 98101 (206) 553-2000

represented by Stephen L Freeborn

Freeborn Law Offices PS 33400 9th Ave S Ste 208 Federal Way, WA 98003

253-838-4477

Email: datafxr@hotmail.com

Filing Date #		Docket Text	
04/14/2014	(50 pgs)	Chapter 7 Voluntary Petition . Filed by Stephen L Freeborn on behalf of Chinyelu A Duxbury (Freeborn, Stephen) (Entered: 04/14/2014 at 09:16:51)	
04/14/2014		Receipt of filing fee for Chapter 7 Voluntary Petition (14-42078) [misc,1028] (306.00). Receipt number 19224756. Fee amount \$ 306.00. (U.S. Treasury) (Entered: 04/14/2014 at 09:18:23)	
	3 2	Meeting of Creditors & Notice of Appointment of Interim Trustee Mark D Waldron, with 341(a) meeting to be held on 05/19/2014 at 10:30 AM at Courtroom J, Union Station.	

AMAI 05/03	2/14	ACCOUNT INQUIRY	7	16:57:29	
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FEES DUE	0.00	***** DATES	*****	CALL CODE	06B0
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Date: 5/2/2014 Time: 1:59:06 PM Case 14-42078-BDL Doc 11 Filed 06/23/14 Ent. 06/23/14 12:04:48 Pg. 12 of 17

Page: 2 Document Name: untitled

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ORIG PROCEEDS	16289.76	ORIG RATE 10.750000	
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Date: 5/2/2014 Time: 1:59:06 PM Case 14-42078-BDL Doc 11 Filed 06/23/14 Ent. 06/23/14 12:04:48 Pg. 13 of 17

SIMPLE FINANCE CHARGE	•			
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CHINEPA &	1-5 HOTORS, INC.			
SIS HANDER MA 98335	S Supplied to the second			
You, the Beyer (part Co-Gayer, if any), may buy the vehicle below for costs or on credit. By stip on credit under the agreements on the front and best of this contract. We agree to pay the contract the Amount Prisecod and Privato Charge in U.S. hands according to the payment ache The Truth-Including Disclosures below on paint of this contract.	Creditor • Seller (sometimes "we" or "us" in this dule below, as explained in section 1 on the back.			
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The suffering as to chiefe between the color year, or he which you are buying, from the state color within department or other early which sufferings, then been for other important agreements.				
NOTICE TO BLYER: (a) Do not sign this content before You agree to the terms of this content. You content that				
you read it or if any spices intended for the agreed terms, except as to unevailable information, are blank. (b) You were free to take it and evider it. You confirm that you see entitled to a copy of this contract at the time you sign.				
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a partial relate of the finance charge. (d) The finance charge does not exceed				
per somem computed monthly.	. 11/06/2011			
Buyer Signs X Co-Buyer Signs X Co-Buyer Signs X Co-Buyer Signs X Co-Buyer Signs X	Doda. Doda In a person intopo menu le on lim tile to the velitite but			
does not have by pay the diffe. The other enemy against to the assembly inspect to the while glass to up in the content. Other cover styre term: X	ر م			
Selections 1-5 HOTORS, INC. One by X				
Color onlys is bissed in the content to CHRSE RUTO FINANCE (And Advanced in CHRSE, INC.	good) under the lector of Bellevis operationally with Analysis.			

Case 14-42078-BDL Doc 11 Filed 06/23/14 Ent. 06/23/14 12:04:48 Pg. 14 of 17

- 1. FINANCE CHARGE AND PAYMENTS How we will figure Finance Charge: We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount

- the Finance Crierge on a dealy besis at the Annual Paramage Rate on the unpaid part of the Annual Financed.

 How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the uppaid part of the Annual Financed and to other amounts byte over under this contract to any order we choose.

 How late payments or serfy payments change what-you mast pay. We besed the Finance Charge, Total of Payments, and Total Sale Price, shown on the from on the assumption that you will make every payment on the day it is due. You Finance Charge, Total of Payments, and Total Sale Price will be more if you pay tate and less if you pay early, Charges may take the form of a large or a smaller final payment, as our oppion, none or isseet payments of the earne amount as your acheduced purpment with earner the payment. We will send you a notice telling you dould these changes before the final scheducing sewment is due.

 You may prepay, You may prepay all or pair of the unpaid part of the Annual Financed at any time without parently. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other emounts due up to the date of your payment.

 Bight to Retinance a Ballioon Payment, a Astion payment is a escheducid payment that is more than twice a large as the everage of your erefers acheduced payments. If this contract contains a bellion payment, and the payment acheduced payments. They provision does not apply if you did not purchase this verticle for personal, ternity, or household use. It also does not apply if you did not purchase this verticle for personal, ternity, or household use. It also does not apply if you did not purchase this verticle for personal, ternity, or household use. It also does not apply if you did not purchase this verticle for personal, ternity, or household use. It also does not apply if we adulted house.
- 2. YOUR OTHER PROMISES TO US

 a. If the verticle is demaged, destroyed, or missing, you agree to pay us all you owe under this contract even if the verticle is demaged, destroyed, or missing. It is the verticle is demaged, destroyed, or missing. It is verticle is demaged, destroyed, or missing. It is verticle is demaged, destroyed, or missing the verticle. Whu agree not to remove the verticle from the U.S. or Carnado, no to sell, rant, less, or transfer any interest in the verticle or the confract without our written permission. You agree not to expose the verticle or missues, estrues, confraction, or involutionly missing the missing on the verticle, you agree to repeat the emounts when we east for it.

 Security immerses.

 You give us a security interest in:

 * The verticle and all perfor or goods put on it:

 * All money or goods received (proceeds) for the verticle;

 * All for more or confidence or defined.

 - All money or goods received (proceeds) for the vehicle;
 All insurance, metherwises, service, or other contracts we finance for you, and
 All proceeds from Insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of permitants or charges from the contracts.
 This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the other share our security interest (sint) in the vehicle.
 - It also secures your other agreements in this contract. You will make sure the title showe our security interest (finer) in the withcle.

 You signe to have physical damage insurance covering the fine of change to the website for the term of this contract. The insurance must cover our interest in the website warrance (MILESS YOU PROVIDE US WITH EVIDENCE OF THE PHYSICAL DAMAGE INSURANCE COVERAGE AS REQUIRED BY THIS CONTRACT, WE MAY (BUT ANE NOT REQUIRED YOUR PURCHASE RESURANCE AT YOUR EXPENSE TO PROTECT OUR INTEREST, INSURANCE MAY, BUT MEED NOT, ALSO PROTECT YOUR INTEREST, IF THE COLLATERAL BECOMES DAMAGED, THE COVERAGE BY PROVIDENCE THAT YOU AND COVERAGE BY PROVIDENCE OF THE COVERAGE BY PROVIDENCE THAT YOU HAVE OBTAINED PROPER COVERAGE ELSE-WHERE YOU ARE RESPONSIBLE FOR THE COST OF THIS INSURANCE MAY BE ADDED TO YOUR AMOUNT FORMACE. IF THE COST OF ANY DISTAINCE PROPER COVERAGE BY SELECTIVE DATE OF THE COST IS ADDED TO THE AMOUNT FRANCED. THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE COST IS ADDED TO THE AMOUNT FRANCE LAYS. OF THE C

- 1. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES
- a. You may owe tate charges, You will pay a late charge on each lets payment as shown on You front oil its contract. Acceptance of a late payment or late charge on each lette peyment as shown on the front of this contract. Acceptance of a late peyment or late charge does not sciously your lette peyment or late charge does not sciously your lette peyments. If you pay late, we may also late for esteps described below.

 It you may have to pay all your own at once. If you break your prioritieses (debaut), we may do promise a demand that you pay at you own on this contract at once. Default thesens:

 - you pay all you one on this contract at once. Default theatra:

 * You do not pay any payment on firms;

 * You give lates, Incompates; or mislessting information on a credit application;

 * You start a proceeding in bankoustry or one is start as grossessing in bankoustry or one is started against you or your property; or 'too break ray agreements in this contract. The amount you will one will be the unpaid part of the Phrance Charge; any late charges, and any or to the Phrance Charge; any late charges, and any or You may have to, pay collection coats. If we have an attorney who is not our satarfast employee to collect what you one, you will pay the adorney's reasonable like and court coats as the law allows. You will also pay any collection coats we have allows.
 - tipe and court costs as the law allows. You will also pay any collection costs we incur as the tax relatives.

 It. We may take the vehicle from you. If you details, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. Here take the vehicle, any accessions, organized, and melanomed necessarily. use the tavious to find the vehicle, if we take the vehicle, any accessionies, equipment, and registerament personal states will stey with the vehicle. If any personnel items are in the vehicle, we may store them by out if your expense. If you do not east for these barns back, we may dispose of them as the law allows.

 We have you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get to extern Your right to redeem ends when we set the vehicle.

 We will sell the vehicle if you do not get it back, if you do not redeem, we will self the vehicle. We will sell the vehicle if you do not get it back, if you do not redeem, we will self-the vehicle.

 - pend us written potice of each batter selfing the which all apply the money from the state; less ellowed when well apply the money from the state; less ellowed supervise, to the emount you need Allowed expenses, are expenses we pay as a direct ment of batter the well-tie, hothing it, preparing it for cells, and esting II. Altonny locs and court costs the less permits are size actived expenses. If any many is left (quarties), we will pay it to you unloss the low requires us to pay it is commone else. If money from the sate is not enough to gay the amount you tree, you maint pay the rest to acmount each man and the pay the amount you tree, you maint pay the rest to us. If you do not pay this expert when we sat, we may charpe be treat and the statement, service, or other contracts. This contract, may contain charges for optional insurance, making-man, service, or other contracts, if we demand that you pay all you over at once or we reposesse the which, it is not pay the area what you neve or repet the welface, it is the vertice to a total toos because it is conflicated, changed, or state, went you done or repet the welface. If the vertice is a total toos because it is conflicated, changed, or state, we may chain benefits under these conflicts, and company of them to obtain refunds of uncerted changes to reduce what you over repet the welface. If the vertice is a total toos because it is nonlected, changed, or state, we may chain benefits under them conflicts, and company or return what you over.

 ARRAMITES SELLER DESCLAMES
 - WARRANTIES SELLER DISCLAIMS
 - waterunties sealed upon care in affect any warrist the covering prangarph does not affect any warrist the covering the wellstis that the vehicle menutactum may provide. It does not exply at ell 49 you bought the vehicle primarily for personal, family, or household
 - Use. Unless the Beller makes a entition scarranty, or entershints a service contract within 90 days from the data of this contract, the Seller metics no werranties, express or implied, on the vehicle, and there will be no implied werranties of serchantability or of dimens for a perfecular purpose.
 - Used Car Buyers Cuide. The Information you see on the studow form for this vehicle is part of this contract.
 - the studoer form for this vehicle is part of this contract, intromation on the studoes form overfides any contrary provisions in the contract of eale. Spanish Translation: Guie pera compradores de vehicutos essados. La información que se en el formulario de la ventantifia este vehiculo itema perts del presente contrarto. La información del formulario de la ventantifia deja sin efecto toda disposición en contrario contenida en el contrato de venta.
- 6. Servicing and Collection Contacts, tou agree that we may by to contact you in writing, by e-mail, or using preteconds/artificial value messages, and automatic telephone dialing systems, as the law allows. You also agree that we may by to contact you in these and other ways at any address or interprone number you provide us, even if the stephone number is a cell phone number or the contact results in a charge to you.
- Applicable Law
 Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSINER CREDIT CONTRACT IS BUBLIED TO ALL CLARES AND DEFENSES WHICH THE DESTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES COTAINED PURSUANT MERCITO OR WITH THE PROCEEDS HEREOV, RECOVERY MERCINDER BY THE DESTOR SHALL NOT EXCEED ABOUNTS RAYD BY THE DESTOR SHALL NOT EXCEED ABOUNTS RAYD BY THE DESTOR KEREMINER.

The preceding NOTICE applies only if the "poissinal, family or household" box in the "Prinary Use for Which Purchased" section of this contract is checked, in all other cases, Buyer will not assert against any subsequent holder or accignose of this contract any claims or delarness the Buyer (debtor) may have against the Seller, or against the menufacturer of the vertical or equipment obtained contract the contract.

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	Signature of legal all interest in the	lowner releases	Date Sig	nature of registered on interest in the vehicle	wner reteases described above	Date	
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NADA Official Used Car Guide Friday, May 02, 2014

Vehicle Summary NADA Values

Region:

Pacific Northwest - May

Reference

#:

Vehicle

Description: 2005 MERCEDES-BENZ

2014

VIN:

WDBRF61J55F556405

C Class

Sedan 4D C240

MSRP:

\$32,650

Weight:

3,360

Mileage:

117,500

	Rough Trade-In	<u>Average</u> <u>[rade-In</u> <u>T</u>	<u>Clean</u> rade-In	<u>Clean</u> <u>Loan</u>	<u>Clean</u> <u>Retail</u>
Base Value	\$4,650	\$6,100	\$7,325	\$6,600	\$9,725
Optional Equipment					
Option Total	\$0	\$0	\$0	\$0	\$0
Mileage Adjustment	\$0	\$0	\$0	\$0	\$0
Total NADA Official Used Car Guide Values	\$4,650	\$6,100	\$7,325	\$6,600	\$9,725

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